

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
Specialized Loan Servicing LLC

In Re:
Atef G. Youssef, Tereza F. Youssef

Debtors.



Order Filed on June 3, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-33412 MBK

Adv. No.:

Judge: Michael B. Kaplan

CONSENT ORDER CURING POST-PETITION ARREARS

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: June 3, 2021

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtors: Atef G. Youssef, Tereza F. Youssef

Case No: 16-33412 MBK

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS

This matter, having been brought before the Court by Denise Carlon, Esq., KML Law Group, P.C., attorneys for Secured Creditor, Specialized Loan Servicing LLC, holder of a mortgage on real property known as 7 Redcoat Dr, East Brunswick, NJ, 08816-2758, with the consent of Robert C. Nisenson, Esq., counsel for the Debtors, Tereza F. Youssef, Atef G. Youssef

It is **ORDERED, ADJUDGED and DECREED** that as of May 13, 2021, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2020 through May 2021 for a total post-petition default of \$18,472.44 (6 @ \$3,078.74); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$18,472.44 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2021, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

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Debtor: Atef G. Youssef, Tereza F. Youssef

Case No: 16-33412 MBK

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS

Dated: 5/26/2021

I hereby agree and consent to the above terms and conditions:

/s/ **Denise Carlon**

DENISE CARLON, ESQ., ATTORNEY FOR SECURED
CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated: 5/26/2021

/s/ **Robert C. Nisenson**

ROBERT C. NISENSEN, ESQ., ATTORNEY FOR DEBTOR

In re:
Atef G Youssef
Tereza F Youssef
Debtors

Case No. 16-33412-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 03, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Atef G Youssef, Tereza F Youssef, 7 Redcoat Drive, East Brunswick, NJ 08816-2758

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor BANK OF AMERICA N.A. DMcDonough@flwlaw.com
Douglas J. McDonough	on behalf of Creditor MEB Loan Trust IV DMcDonough@flwlaw.com
Jason Brett Schwartz	on behalf of Creditor Financial Services Vehicle Trust (FSVT) jschwartz@mesterschwartz.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jun 03, 2021

Form ID: pdf903

Total Noticed: 1

R. A. Lebron

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for MEB LOAN TRUST IV bankruptcy@fskslaw.com

Rebecca Ann Solarz

on behalf of Creditor Specialized Loan Servicing LLC rsolarz@kmlawgroup.com

Robert C. Nisenson

on behalf of Joint Debtor Tereza F Youssef r.nisenson@rcn-law.com
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

Robert C. Nisenson

on behalf of Debtor Atef G Youssef r.nisenson@rcn-law.com
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

Robert P. Saltzman

on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org

Sean M. O'Brien

on behalf of Creditor BANK OF AMERICA N.A. DMcDonough@flwlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13